

Information to identify the case:

Debtor 1:	Robert Andrzej Wrona	Social Security number or ITIN: xxx-xx-1692
	First Name Middle Name Last Name	EIN: 18-5001973, 23-4001531
Debtor 2:		Social Security number or ITIN: ----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 7 3/11/19
Case number:	19-14842-JKS	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Andrzej Wrona	
2. All other names used in the last 8 years	dba VRONA LLC, dba Bertona Prestige Design	
3. Address	3 Ridge Road Little Falls, NJ 07424	
4. Debtor's attorney Name and address	Donna Dorgan 45 Essex St 3rd fl Hackensack, NJ 07601	Contact phone 201-488-2100
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 66 Route 17 North Suite 1c Paramus, NJ 07652	Contact phone 201-845-1000

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 3/28/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	April 29, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/28/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert Andrzej Wrona
 Debtor

Case No. 19-14842-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 27

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db
 518140461 +Robert Andrzej Wrona, 3 Ridge Road, Little Falls, NJ 07424-2416
 518140456 +Amex Department Store, PO Box 8218, Mason, Ohio 45040-8218
 518140466 +Chase Slate, PO Box 1423, Charlotte, NJ 28201-1423
 518140458 +Cipriano Law Offices, 175 Fairfield Avenue, Suite 4cd, West Caldwell, NJ 07006-6415
 518140452 +Citi Simplicity Car, PO Box 9001037, Louisville, KY 40290-1037
 518140459 +Citimortgage, PO Box 10002, Hagerstown, MD 21747-0002
 518140443 +Discover Bank, C/o Pressler Felt Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
 518140455 Discover Financial Services, PO Box 19850-5316, Wilmington, DE 19850
 518140460 Discover More Credit Card, PO Box 71084, Charlotte, NC 28272-1084
 518140445 +Justine Gondola, 200 Long Hill Road, Little Falls, NJ 07424-2004
 518140457 +Katarzyna Kollenda Wrona, 109 Edison Street, Wyckoff, NJ 07481-2726
 518140446 +Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108
 518140451 +Melissa Cipriano, Cipriano Law Offices, 175 Fairfield Avenue, Suite c d, West Caldwell, NJ 07006-6415
 518140454 Nationstar Mortgage, 8950 Cypress Waters Blvd, Dallas, TX 75063
 518140448 +New Jersey Division of, Taxation, Bankruptcy Section, PO Box 246, Trenton, NJ 08695-0246
 518140464 +Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
 518140449 +Schuyler Savings Bank, 24 Davis Avenue, Kearny, NJ 07032-3397
 518140448 +Wilmington Trust, dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: Donna@dorganlegal.com Mar 29 2019 00:19:10 Donna Dorgan, 45 Essex St 3rd fl, Hackensack, NJ 07601

tr +E-mail/Text: cforman@iq7technology.com Mar 29 2019 00:21:39 Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2019 00:20:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 29 2019 00:20:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518140462 +EDI: CHASE.COM Mar 29 2019 04:16:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

518140447 +E-mail/Text: ering@cbhv.com Mar 29 2019 00:20:29 Collection Bureau Hudson, Valley, 155 North Plank Road, Newburgh, NY 12550-1748

518140450 +EDI: FORD.COM Mar 29 2019 04:11:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000

518140453 +EDI: IRS.COM Mar 29 2019 04:19:00 Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000

518140444 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Mar 29 2019 00:21:59 JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
 TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
 John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company ecfmail@mortoncraig.com,
 mortoncraigcf@gmail.com

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 27

Date Rcvd: Mar 28, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor WILMINGTON TRUST COMPANY, AS SUCCESSOR TRUSTEE TO
CITIBANK, N.A. AS TRUSTEE TO STRUCTURED ASSET SECURITIES CORPORATION, SERIES 2005-1
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4